

December 5, 2003

TO THE MANAGING OFFICER OF THE INSTITUTION ADDRESSED:

Section 362.340 of the Revised Statutes of Missouri requires the Board of Directors of each bank or trust company to review and approve the institution's primary insurance program at least once each calendar year. The action of the Board must then be recorded in the minutes and a report filed with the Commissioner of Finance for his approval.

The reporting requirements for the year 2004 may be satisfied by completing the attached form and mailing it to this office. If the primary coverage approved by the Board of Directors equals or exceeds the minimum coverage as shown on the reverse side of that form, the program will be approved by the Commissioner.

Please note the increased coverage requirement for banks and trust companies with total assets less than \$25,000,000.

D. Eric McClure
Commissioner of Finance

/pn
Enclosure

MISSOURI DIVISION OF FINANCE
P. O. Box 716
Jefferson City, Missouri 65102
(573) 751-3242
INSURANCE PROGRAM

If other affiliates are insured under the same primary bond, please include a list showing the name and total assets of each insured bank or company.

1. Date of board meeting when insurance coverages were reviewed: _____
2. Total assets per daily statement on same date: _____
3. Name of Bonding Company: _____
4. Amount of Financial Institution Crime Bond (Please note that the minimum coverage requirement is based on single loss limit amount)
Aggregate Liability Limit _____
Single Loss Limit of Liability _____
Expiration Date: _____ Deductible Limit: _____
5. If applicable, Amount of Form 28 Excess Coverage: _____
Expiration Date: _____
6. Other coverages included in Financial Institution Crime Bond:

<u>TYPE OF COVERAGE</u>	<u>LIMIT AMOUNT</u>
A. Employee Dishonesty	_____
Is this coverage extended to include Employee Benefit Plans?	_____ Yes _____ No
B. Robbery, including Misplacement	_____
C. Burglary	_____
D. Forgery -- Clause D	_____
Are loan participations included?	_____ Yes _____ No
Securities -- Clause E	_____
E. Extortion Coverage: Persons _____	Property _____
7. Does Bond include a rider adding Trading Loss? _____ Yes _____ No
8. Does Bond include a Computer Systems Rider? _____ Yes _____ No
9. Combination Safe Depository:
Coverage A (Legal Liability) _____
Coverage B (Customer's Property) _____
10. Estimated Value of Bank-owned Buildings & Contents: _____
Insured Amount: _____
11. Amount of General Liability Insurance: _____
12. Trust Powers Exercised: _____ Yes _____ No
Trust Department Errors & Omissions Insurance Carried: _____ Yes _____ No

Bank or Trust Company

Address

Officer's Signature and Title

City and State

Zip Code

MISSOURI DIVISION OF FINANCE
P. O. Box 716
Jefferson City, Missouri 65102

TOTAL ASSETS

**2004 MINIMUM PRIMARY
COVERAGE REQUIRED**

\$	-0-	up to	\$	49,999,999	\$	675,000
\$	50,000,000	up to	\$	74,999,999	\$	925,000
\$	75,000,000	up to	\$	99,999,999	\$	1,175,000
\$	100,000,000	up to	\$	149,999,999	\$	1,675,000
\$	150,000,000	up to	\$	249,999,999	\$	2,175,000
\$	250,000,000	up to	\$	499,999,999	\$	3,425,000
\$	500,000,000	up to	\$	999,999,999	\$	4,675,000
\$	1,000,000,000	up to	\$	1,999,999,999	\$	9,675,000
\$	2,000,000,000	up to	\$	2,999,999,999	\$	14,675,000
\$	3,000,000,000	up to	\$	4,999,999,999	\$	19,675,000
\$	5,000,000,000	and over			\$	30,000,000